

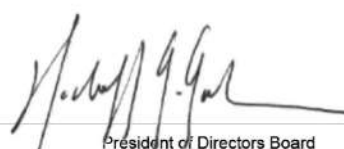
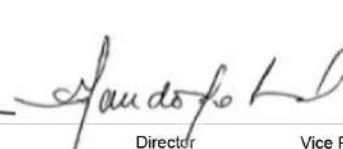


PUBLICATION BALANCE SHEET AS OF MARCH 31, 2023

ASSETS		LIABILITIES AND EQUITY	
CASH AND DUE FROM BANKS	4.215.487	CUSTOMERS' DEPOSITS	12.912.048
Cash	2.159.437	Demand deposits	11.058.006
Central Bank of Venezuela	1.759.694	Noninterest-bearing checking accounts	7.942.454
Banks and other local financial institutions	281	Interest-bearing checking accounts	1.890.367
Banks and correspondent offices abroad	296.075	Current Accounts According to Exchange Agreement No. 20	-
Head Office and Branches	-	Demand deposits and certificates	86.259
Clearing House Funds	-	Current Accounts According to the Exchange Market System of L.C.	1.148.926
(Allowance for cash and due from banks)	-	Special loans in trust according to the Exchange Market System of L.C.	-
		Other demand obligations	1.805.922
		Obligations from money market desk transactions	-
INVESTMENT SECURITIES	1.615.701	Savings deposits	48.120
Placements in Central Bank of Venezuela and Interbank Transactions	801.699	Time deposits	-
Trading investment securities	-	Securities issued by the Bank	-
Available-for-sale investment securities	164	Restricted customers' deposits	-
Held-to-maturity investment securities	813.837	Rights and shares on securities	-
Restricted cash investments	-	OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-
Other investment securities	-	Deposits and obligations with BANAVIH	-
(Allowance for investment securities)	-	OTHER BORROWINGS	3.131.671
		Obligations with local financial institutions due in one year or less	3.131.671
		Obligations with local financial institutions due in one year or more	-
		Obligations with foreign financial institutions due in one year or less	-
		Obligations with other foreign financial institutions due in one year or more	-
		Obligations from other borrowings due in one year or less	-
		Obligations from other borrowings due in one year or more	-
		OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
LOAN PORTFOLIO	7.997.643	INTERESTS AND COMMISSIONS PAYABLE	45.906
Current loans	8.249.810	Accrued liabilities from customers' deposits	10.480
Restructured loans	-	Accrued liabilities from obligations with Central Bank of Venezuela	-
Past-due loans	134.769	Accrued liabilities from deposits and obligations with BANAVIH	-
Loans in litigation	433.384	Accrued liabilities from other borrowings	35.447
(Allowance for loan portfolio)	(820.320)	Accrued liabilities from other financial intermediation obligations	-
		Accrued liabilities from other obligations	-
		Accrued liabilities from subordinated obligations	-
		ACCRUALS AND OTHER LIABILITIES	1.293.628
INTERESTS AND COMMISSIONS RECEIVABLE	75.940	SUBORDINATED OBLIGATIONS	-
Accrued interest receivable from cash and due from banks	-	OTHER OBLIGATIONS	-
Accrued interest receivable from investment securities	379.173	TOTAL LIABILITIES	17.383.253
Accrued interest receivable from loan portfolio	40.152	OPERATING MANAGEMENT	262.210
Commissions receivable	-	TOTAL EQUITY	6.466.235
Accrued interest and commissions receivable from other receivables	-	TOTAL LIABILITIES AND EQUITY	24.111.698
(Allowance for accrued interest receivable and other)	(343.385)		
		DEBIT CONTINGENT ACCOUNTS	-
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-	TRUST ASSETS	-
Investments in subsidiaries and affiliates	-	OTHER TRUSTS	-
Investments in branches	-	DEBIT ACCOUNTS FROM OTHER TRUSTS	-
(Allowance for investments in subsidiaries, affiliates and branches)	-	(HOUSING AND HABITAT BENEFIT SYSTEM)	-
		OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-
FORECLOSED ASSETS	-	OTHER DEBIT MEMORANDUM ACCOUNTS	15.743.977
PREMISES AND EQUIPMENT	2.037.576	OTHER DEBIT CONTROL ACCOUNTS	-
OTHER ASSETS	8.169.350	TRUST COMMISSIONS FOR OPERATIONS IN SOVEREIGN CRYPTOACTIVE	-
TOTAL ASSETS	24.111.698		

TRUST FUND EQUITY (DETAILS)						
TYPES OF TRUST FUNDS	INDIVIDUALS	LEGAL ENTITIES	CENTRAL ADMINISTRATION	STATE, MUNICIPAL AND DC PUBLIC ADM.	DECENTRALIZED ENTITIES AND OTHER SPECIAL REG. ORG.	TOTAL
Investments	-	-	-	-	-	-
Collateral	-	-	-	-	-	-
Administration	-	-	-	-	-	-
Combined	-	-	-	-	-	-
Other	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JANUARY 1, 2023 TO MARCH 31, 2023

FINANCE INCOME	2.469.802	Other operating income	1.472.775
Cash and due from banks	-	Other operating expenses	(71.328)
Investment securities	68.393	FINANCIAL INTERMEDIATION MARGIN	3.488.916
Loan portfolio	2.423.358	COSTS OF OPERATIONS	(1.192.954)
Other receivables	-	Personnel expenses	(558.537)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(607.398)
Head Office and Branches	-	Contributions to FOGADE	(7.761)
Other finance income	50	Contributions to SUDEBAN	(19.258)
FINANCE EXPENSES	(313.268)	GROSS OPERATING MARGIN	2.295.962
Customers' deposits	(79.939)	Income from foreclosed assets	-
Obligations with B.C.V	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	488
Other borrowings	(233.325)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(2.033.897)
Other obligations	-	NET OPERATING MARGIN	262.553
Head Office and Branches	(4)	Extraordinary income	-
Other finance expenses	-	Extraordinary expenses	(343)
GROSS FINANCIAL MARGIN	2.176.533	GROSS PROFIT BEFORE TAX	262.210
Income from recovery of financial assets	4.208	Income tax	-
Expenses from uncollectible and impaired financial assets	(93.272)	NET PROFIT FOR THE PERIOD	262.210
Uncollectible loans and other receivables	(93.272)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	2.087.469		

 President of Directors Board
  Director
  Vice President of Financial Planning and Control
  Internal Audit

Investments assigned	-	Microloans	8.713.737
Agricultural portfolio for the month	-	Loans to tourism sector as per current laws	-
Cumulative agricultural portfolio	-	Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor	-
Deposits from official entities	7.238.763	Loans to the manufacturing sector	-
		Equity-debt ratio	32,85%

1. EQUITY	QUARTER	2. BANK SOLVENCY AND ASSET QUALITY	QUARTER	3. ADMINISTRATIVE MANAGEMENT (*)	QUARTER	4. PROFITABILITY (*)	QUARTER	5. LIQUIDITY	QUARTER
1.1. (EQUITY + OPERATING MANAGEMENT)	32,85%	2.1. ALLOWANCE FOR LOAN PORTFOLIO	9,38%	3.1. (PERSONNEL EXPENSES + OPERATING EXPENSES)	64,84%	4.1. NET PROFIT OR LOSS	5,34%	5.1. CASH AND CASH EQUIVALENTS	38,86%
TOTAL ASSET (COMPUTABLE)		GROSS LOAN PORTFOLIO		AVERAGE PRODUCTIVE ASSET		AVERAGE ASSET		CUSTOMERS' DEPOSITS	
1.2. UNPRODUCTIVE ASSET	211,31%	2.2. GROSS FIXED ASSET PORTFOLIO	6,44%	3.2. (PERSONNEL EXPENSES + OPERATING EXPENSES)	46,63%	4.2. NET PROFIT OR LOSS	16,01%	5.2. (CASH + INVEST SECURITIES)	38,86%
(EQUITY + OPERATING MANAGEMENT)		GROSS LOAN PORTFOLIO		FINANCE INCOME		AVERAGE EQUITY		CUSTOMERS DEPOSITS	

(*) ANNUALIZED AND CALCULATED BASED ON AVERAGE BALANCE. SOURCE: FIGURES FROM THE BANK'S BALANCE AS OF: 03/31/2022